

## As Introduced

**136th General Assembly**  
**Regular Session**  
**2025-2026**

**S. C. R. No. 15**

**Senator Ingram**

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### **A CONCURRENT RESOLUTION**

To urge the United States Congress to review and evaluate  
credit reporting agencies and how credit scores and  
credit ratings create economic inequities.

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#### **BE IT RESOLVED BY THE SENATE OF THE STATE OF OHIO (THE HOUSE OF REPRESENTATIVES CONCURRING):**

WHEREAS, The National Consumer Law Center has reported that  
credit scoring is a reflection of the racial economic divide and  
wealth gap in this country, and its use also perpetuates that  
same racial and economic inequality; and

WHEREAS, The use of credit reports and scores entrenches  
and reinforces inequality by dictating a consumer's access to  
future opportunities; and

WHEREAS, Credit history is used as a gatekeeper for  
affordable credit and many other important necessities, such as  
employment, housing (both rental and homeownership), and  
insurance; and

WHEREAS, Lisa Rice and Deidre Swesnik state in the law  
review article titled "Discriminatory Effects of Credit Scoring  
on Communities of Color" that while it is illegal to evaluate  
risk using protected class characteristics, credit-scoring  
systems continue to have a significant disparate impact on  
people of color and other underserved consumers because some

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seemingly facially neutral factors actually have discriminatory effects; and	21 22
WHEREAS, Fixing our current credit-scoring system is not only a moral imperative consistent with our national policies and beliefs about fairness and justice, it is also a legal obligation as outlined by the Fair Housing Act and the Equal Credit Opportunity Act; and	23 24 25 26 27
WHEREAS, Credit scoring significantly affects a wide range of access issues, credit-scoring mechanisms need major improvements if not a complete overhaul; now therefore be it	28 29 30
RESOLVED, That we, the members of the 136th General Assembly of the State of Ohio, in adopting this resolution, urge Congress to examine the impact of credit-scoring mechanisms, especially as they relate to underserved groups, and to also analyze and correct the disparate impact of credit-scoring systems; and be it further	31 32 33 34 35 36
RESOLVED, That the Clerk of the Senate transmit duly authenticated copies of this resolution to the President of the United States, the President of the United States Senate, the Speaker of the United States House of Representatives, the members of the Ohio congressional delegation, the Governor of Ohio, and the news media of Ohio.	37 38 39 40 41 42